

Information to identify the case:

Debtor 1: <u>Scott Allen Garn</u>			Social Security number or ITIN: xxx-xx-0159
First Name	Middle Name	Last Name	EIN: --_-----
Debtor 2: _____			Social Security number or ITIN: -----
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court: Eastern District of Missouri			Date case filed for chapter: 7 1/4/23
Case number: 23-40028			

Official Form 309A (For Individuals or Joint Debtors)

Order and Notice of Chapter 7 Bankruptcy Case

01/19

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read all pages carefully.

The filing of the case imposed an automatic stay against most collection activities (see Bankruptcy Code §362 for prohibited collection actions). This means that creditors generally may not take action to collect debts from the debtors, from the debtors' property, or from certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, telephone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the Court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the Bankruptcy Clerk's Office within the deadlines specified in this notice. (See section number 9 for more information.)

To protect your rights, consult an attorney.

The staff of the Bankruptcy Clerk's Office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the Court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the Court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Scott Allen Garn	
2. All other names used in the last 8 years		
3. Address	2545 Elm Dr, Apt D Arnold, MO 63010	
4. Debtor's attorney Name and address	William H. Ridings Jr. Ridings Law Firm 2510 S. Brentwood Blvd, Ste. 205 St. Louis, MO 63144	Contact phone: (314) 968-1313 Email: ridingslaw2003@yahoo.com
5. Bankruptcy trustee Name and address	Charles W Riske Attorney at Law 215 Chesterfield Business Parkway Chesterfield, MO 63005	Contact phone: (314) 749-4331 Email: riske@cwrlaw.com

For more information, see page 2 >

Debtor **Scott Allen Garn**

Case number **23-40028**

<p>6. Bankruptcy Clerk's Office</p> <p>Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.uscourts.gov.</p>	<p>111 South Tenth Street Fourth Floor St. Louis, MO 63102 Telephone number: (314) 244-4500 McVCIS: 1-866-222-8029, #87 Electronic Case Information/PACER: https://ecf.moeb.uscourts.gov</p> <p>Office Hours: Monday – Friday 8:30 a.m. – 4:30 p.m.</p>	
<p>7. Meeting of creditors</p> <p>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</p>	<p>February 7, 2023 at 10:30 AM</p> <p>The meeting may be continued or adjourned to a later date. If so, the date will be on the Court docket.</p>	<p>Location:</p> <p>Call 1-866-818-6852. Once prompted, enter 5835312. For more details see, www.moeb.uscourts.gov/341meetings</p>
<p>8. Presumption of abuse</p> <p>If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.</p>	<p>The presumption of abuse does not arise.</p>	
<p>9. Important Deadlines</p> <p>The Bankruptcy Clerk's Office must receive these documents and any required filing fee by the following deadlines.</p>	<p>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</p> <p>You must file a complaint:</p> <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. §727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C §523(a)(2), (4), or (6). <p>You must file a motion:</p> <ul style="list-style-type: none"> • if you assert that the discharge should be denied under §727(a)(8) or (9). 	
	<p>Deadline to object to exemptions:</p> <p>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p>	
<p>10. Proof of claim</p>	<p>Deadline for holder(s) of a claim secured by a security interest in the principal residence (Rule 3002(c)(7)(A)):</p> <p>Filing Deadline: March 15, 2023</p> <p>No property appears to be available to pay creditors. Therefore, other than claims secured by a security interest in the principal residence, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the Clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.</p>	
<p>11. Foreign Creditors</p>	<p>If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the Court to extend the deadlines in this notice. Consult an attorney familiar with United States Bankruptcy Law if you have any questions about your rights in this case.</p>	
<p>12. Exempt property</p>	<p>The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the Bankruptcy Clerk's Office or online at www.pacer.uscourts.gov. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection by the deadline to object to exemptions.</p>	

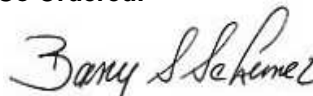
For more information, see page 3 >

Debtor **Scott Allen Garn**Case number **23-40028****13. Abandonment of Property**

At the meeting of creditors, the Trustee may announce the abandonment of specific property of the estate that is burdensome or of inconsequential value. Any objection to this abandonment must be filed in writing with the Clerk's Office and the Trustee within 14 days after the conclusion of the meeting of creditors.

14. Domestic Support Obligation – Child Support

The holder of any claim for unpaid pre-petition child support is entitled to have the trustee provide such creditor with notice of the creditor's right to use the services of the state child support enforcement agency and supply such creditor with the address and telephone number of the state child support enforcement agency and an explanation of the creditor's rights to payment in the Bankruptcy case. Any creditor may request such notice and information by writing the trustee. Such creditor is further entitled to have the trustee provide the creditor with (i) notice of the granting of the discharge, (ii) any last known address of the debtor, (iii) debtor's most recent employer, and (iv) information concerning other claims on which the debtor may be liable following a discharge. Failure to request such information from the trustee shall be a waiver of the right to receive such notice from the trustee.

So Ordered:


United States Bankruptcy Court Judge

Date: January 5, 2023

Any paper that you file in this bankruptcy case should be filed at the Bankruptcy Clerk's Office at the address listed in section number 6 of this Order and Notice. Registered electronic users should file through our Case Management/Electronic Case Files (CM/ECF) system at <https://ecf.moeb.uscourts.gov>. **This Court requires all attorneys to file electronically through CM/ECF.** You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the Bankruptcy Clerk's Office or via the Internet if you have a PACER subscription. You may register for PACER at www.pacer.uscourts.gov. Case status information is available 24 hours a day by contacting **McVCIS (Multi-Court Voice Case Information System)** or via the Internet using PACER. Information about the meeting of creditors, certain forms, and other matters can be obtained from the Court's website: <https://www.moeb.uscourts.gov>.

Debtor information needed prior to the meeting of creditors:

- Most recently filed federal and state tax returns (must be provided to trustee at least 7 days before 341 meeting)
- W-2(or W-4) forms
- Deeds to any real estate in which the debtor has any interest
- Savings, checking and investment account statements
- Personal property tax statements
- Life insurance policies on debtor's life or lives of debtor's spouse or children
- Divorce decree or separation agreement
- Documentation supporting the appropriate Statement of Current Monthly Income/Mean Test/Form(s)
- Pay stubs or other earnings statements covering the 6-month period prior to the petition date

Debtor Identification:

All individual debtors must provide picture identification and proof of social security number (if any) to the trustee prior to the start of the meeting of creditors. Copies may be provided through debtor's counsel or directly to the presiding trustee if unrepresented. Failure to do so may result in your case being dismissed or denial of your discharge, and/or criminal referral. Acceptable forms of picture identification (ID) include an original: 1) driver's license, 2) federal or state government ID, 3) student id, 4) U.S. passport, 5) military ID, or 6) resident alien card. Acceptable forms of proof of social security number include an original: 1) social security card, 2) medical insurance card, 3) pay stub, 4) W-2 form, 5) Internal Revenue Service Form 1099, 6) Social Security Administration report, or 7) statement that such documentation does not exist.

For more information from the Office of the U.S. Trustee regarding verification of debtor identification and telephone guidelines, please visit the Bankruptcy Court's website at: <https://www.moeb.uscourts.gov/341meetings>

In re:
Scott Allen Garn
Debtor

Case No. 23-40028-bss
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0865-4

User: admin

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Date Rcvd: Jan 05, 2023

Form ID: 309ATele

Total Noticed: 46

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 07, 2023:

Recip ID	Recipient Name and Address
db	+ Scott Allen Garn, 2545 Elm Dr, Apt D, Arnold, MO 63010-4100
25310094	+ Accurate Recovery Solutions Inc, 40 Daniel St, PO Box 406, Farmingdale, NY 11735-0406
25310098	+ American Home Shield, Po Box 1259, Dept. # 127975, Oaks, PA 19456-1259
25310103	+ Covington Place Apartments, 1247 Covington Manor Lane, Saint Louis, MO 63125-4743
25310105	+ Delta Dental, PO Box 8690, Saint Louis, MO 63126-0690
25310106	+ Emeril, PO Box 406, Farmingdale, NY 11735-0406
25310111	+ HGTV, PO Box 6093, Harlan, IA 51593-1593
25310113	+ JD Investments of Matune, 8271 Watson Road, Saint Louis, MO 63119-4856
25310115	#+ Lou Budkes Arrow Finance, c/o Wiliam Whealen, 11970 Borman Drive, Suite 250, Saint Louis, MO 63146-4153
25310117	+ Mercy, PO Box 505381, Saint Louis, MO 63150-5381
25310123	Plain Greens Loan, 93 Mack Rd Suite 600, Big Sandy, MT 59520
25310129	Quick Cash, 44 First Capital Dr, Saint Charles, MO 63301
25310130	+ Receivable Solutions Inc, PO Box 1984, Southgate, MI 48195-0984
25310134	+ St Louis Magazine, PO Box 191606, Saint Louis, MO 63119-7606

TOTAL: 14

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: ridingslaw2003@yahoo.com	Jan 05 2023 23:30:00	William H. Ridings, Jr., Ridings Law Firm, 2510 S. Brentwood Blvd, Ste. 205, St. Louis, MO 63144
tr	+ EDI: BCWRISKE.COM	Jan 06 2023 04:14:00	Charles W Riske, Attorney at Law, 215 Chesterfield Business Parkway, Chesterfield, MO 63005-1207
ust	+ Email/Text: ustpregion13.sl.ecf@usdoj.gov	Jan 05 2023 23:31:00	Office of US Trustee, 111 S Tenth St, Ste 6.353, St. Louis, MO 63102-1127
25310096	+ Email/Text: Support@adastrarecoveryservicesinc.com	Jan 05 2023 23:30:00	AD Astra Recovery, 7330 W 33rd Street North, Suite 118, Wichita, KS 67205-9370
25310095	+ Email/Text: Support@adastrarecoveryservicesinc.com	Jan 05 2023 23:30:00	Ad Astra Recovery, 7330 West 33rd Street North, Suite 118, Wichita, KS 67205-9370
25310097	^ MEBN	Jan 05 2023 23:25:10	Amcol, PO Box 21625, Columbia, SC 29221-1625
25310099	+ Email/Text: cashnotices@gmail.com	Jan 05 2023 23:31:00	AmeriCash Loans, 2400 E Devon Ave, Suite 300, Des Plaines, IL 60018-4600
25310101	+ Email/Text: opsqa_usbankruptcy@cashnetusa.com	Jan 05 2023 23:30:00	Cash Net USA, 175 W Jackson Blvd, Chicago, IL 60604-2615
25310102	+ Email/Text: mediamanagers@clientservices.com	Jan 05 2023 23:30:00	Client Services, 3451 Harry S Truman Blvd, Saint Charles, MO 63301-9816

District/off: 0865-4

User: admin

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25310104	+ EDI: CCS.COM	Jan 06 2023 04:24:00	Credit Collection Services, 725 Canton Street, Norwood, MA 02062-2679
25310108	+ Email/Text: bknotice@ercbpo.com	Jan 05 2023 23:31:00	ERC/Enhanced Recovery Corp, Attn: Bankruptcy, 8014 Bayberry Rd., Jacksonville, FL 32256-7412
25310107	+ Email/Text: bknotice@ercbpo.com	Jan 05 2023 23:31:00	Enhanced Recovery Company, Attn: Bankruptcy, 8014 Bayberry Road, Jacksonville, FL 32256-7412
25310109	^ MEBN	Jan 05 2023 23:26:10	Geico, One Geico Plaza, Washington, DC 20076-0005
25310110	+ Email/Text: hfbk@heightsfinance.com	Jan 05 2023 23:31:00	Heights Finance, 169 Thunderbird Lane, East Peoria, IL 61611-1486
25310112	+ EDI: LCIICSYSTEM	Jan 06 2023 04:14:00	IC Systems, PO Box 64437, Saint Paul, MN 55164-0437
25310114	+ EDI: CCS.COM	Jan 06 2023 04:24:00	Liberty Mutual, 725 Canton St, Norwood, MA 02062-2679
25310121	^ MEBN	Jan 05 2023 23:25:54	MRS BOP LLC, 1930 Olney Ave, Cherry Hill, NJ 08003-2016
25310116	+ EDI: PARALONMEDCREDIT	Jan 06 2023 04:24:00	Medicredit, PO Box 1629, Maryland Heights, MO 63043-0629
25310118	+ Email/Text: bankruptcydpt@mcmcg.com	Jan 05 2023 23:30:00	Midland Funding/Midland Credit Mgmt, Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069
25310122	Email/Text: bankruptcies@penncredit.com	Jan 05 2023 23:30:00	Penn Credit, PO Box 69703, Harrisburg, PA 17106
25310124	EDI: PRA.COM	Jan 06 2023 04:14:00	Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk, VA 23502
25310126	^ MEBN	Jan 05 2023 23:25:46	Prestige, 351 West Opportunity Way, Draper, UT 84020-1399
25310127	^ MEBN	Jan 05 2023 23:25:47	Prestige Financial Svc, Attn: Bankruptcy, 351 W Opportunity Way, Draper, UT 84020-1399
25310128	Email/Text: bankruptcy@qcholdings.com	Jan 05 2023 23:30:00	QC Financial Services, 9905 St Charles Rock Rd, Saint Ann, MO 63074
25310133	+ Email/Text: bankruptcynotifications@ssmhealth.com	Jan 05 2023 23:31:00	SSM Health, 1145 Corporate Lake Dr, Saint Louis, MO 63132-2907
25310131	+ Email/Text: dl-csgbankruptcy@charter.com	Jan 05 2023 23:31:00	Spectrum, PO Box 790086, Saint Louis, MO 63179-0086
25310132	+ Email/Text: LGCBankruptcyLegal@spireenergy.com	Jan 05 2023 23:31:00	Spire, 700 Market, Saint Louis, MO 63101-1829
25310135	+ Email/Text: bankruptcy@sunrisecreditservices.com	Jan 05 2023 23:30:00	Sunrise Credit Services, PO Box 9100, Farmingdale, NY 11735-9100
25310100	Email/Text: bankruptcycollectionnotices@togethercu.org	Jan 05 2023 23:30:00	Anheuser-Busch Employees Credit Union, 1001 Lynch St, Saint Louis, MO 63118
25310136	+ Email/Text: tm-berkeley-mo1@titlemax.biz	Jan 05 2023 23:31:00	Title Max, 9640 Natural Bridge Rd, Saint Louis, MO 63134-3146
25310137	Email/Text: bankruptcies@uplift.com	Jan 05 2023 23:30:00	Uplift, 801 El Camino Real, Menlo Park, CA 94025
25310138	Email/Text: bankruptcyntices@vivecard.com	Jan 05 2023 23:30:00	Vive Financial, Attn: Bankruptcy, 380 Data Drive, Suite 200, Draper, UT 84020

TOTAL: 32

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BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
25310119	*+	Midland Funding/Midland Credit Mgmt, Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069
25310120	*+	Midland Funding/Midland Credit Mgmt, Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069
25310125	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court, Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk, VA 23502

TOTAL: 0 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 07, 2023

Signature: /s/Gustava Winters